

IN THE UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA (ALEXANDRIA)

In Re:) Case No. 25-11132-KHK
GLYN NEAL OWEN,) Alexandria, Virginia
Debtor.)
-----) July 17, 2025
2:01 p.m.

TRANSCRIPT OF HEARING ON
MEETING OF THE CREDITORS PURSUANT TO SECTION 341 OF THE
BANKRUPTCY CODE
BEFORE KATHARINE I. TOLEDO, ESQ.
OFFICE OF THE UNITED STATES TRUSTEE

APPEARANCES: (All present by video or telephone)

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For CGH Technologies, Inc.: STEPHEN E. LEACH, ESQ.
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Also Present: Glyn Neal Owen
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Colloquy

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1 MS. TOLEDO: All right. Good afternoon. This is
2 Katharine Toledo from the Office of the U.S. Trustee. We are
3 here for the continued 341 for Glyn Owen, case number 25-11132.
4 It is July 17th, 2025 at 2:01 p.m.

5 Mr. Owen, would you please state your name for the
6 record?

7 MR. OWEN: Glyn Owen.

8 MS. TOLEDO: And Mr. Press, would you please state
9 your appearance?

10 MR. PRESS: Yes. Dan Press on behalf of the debtor.

11 MS. TOLEDO: Thank you.

12 And Mr. Leach, would you please state your appearance?

13 MR. LEACH: Stephen Leach on behalf of CGH
14 Technologies, Inc.

15 MS. TOLEDO: All right. Thank you.

16 So just a reminder, Mr. Owen, you're still under oath
17 from when we were here last week. I'm hoping to keep this
18 pretty quick today. I only have a couple of follow-up
19 questions. So we have received --

20 MR. OWEN: Yes, ma'am.

21 MS. TOLEDO: -- a bunch of bank statements from your
22 counsel. Thank you very much, Mr. Press. We appreciate you
23 getting those to us. So I just had a couple of follow-up
24 questions about them.

25 So you have the Chase account that ends in 9391. It

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1 looks like the first date on that account was April 15th. So
2 was that around when that account was open?

3 MR. OWEN: That's directed to me, ma'am?

4 MS. TOLEDO: Yes.

5 MR. PRESS: Yes.

6 MR. OWEN: Okay. Yes, it was. Sorry.

7 MS. TOLEDO: All right. And then on April 15th, there
8 was 103,000 dollars that was deposited into the Chase account.
9 What were these funds from?

10 MR. OWEN: During our first 341, it was asked if I had
11 received life insurance from Aflac, and I stated that I
12 received an estimated 100,000. So it came from an Aflac life
13 insurance policy.

14 MS. TOLEDO: All right. Thank you. And when I was
15 looking at the bank statements, I don't want to go through and
16 ask transaction by transaction, but just in general, I saw
17 various payments going out in checks. In general, what do you
18 use checks from the Chase account for?

19 MR. OWEN: One of the checks went to Bank of America
20 to settle half of my credit card. A check went out to a legal
21 fee for the North Carolina deed. They filed -- the CGH filed
22 something in the court about my deeds down there, which was
23 mentioned in the first hearing. So I had to put a down -- or
24 not a down payment. I forget what you call it. A retainer to
25 that. A -- a -- a -- a medical check for one. A catchup

Colloquy

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1 check. A confident dueling was another legal check that I
2 wrote. 4277. And so they were along those lines, ma'am.

3 MS. TOLEDO: All right. Thank you. And for the Green
4 Dot account, do you remember roughly what month and year that
5 account was opened?

6 MR. OWEN: It -- it was last year during my
7 bankruptcy, when they had garnished my Bank of America account,
8 and I didn't have anything for -- so I -- I'm going to guess
9 August of last year, ma'am. August/September of last year.

10 MS. TOLEDO: All right. And so Mr. Press, we didn't
11 see statements for January or February. If you're able to get
12 those for the Green Dot account, we would like to see those as
13 well.

14 MR. PRESS: Okay. I thought it did go back that far,
15 but if it didn't, Mr. Owen, are you able to get those?

16 MR. OWEN: I can contact Green Dot and ask them if
17 they can provide them to me like Chase did. I had to --
18 there's no office or no physical place to go to, so I'll have
19 to call their 1-800 number and request them. And I will --

20 MR. PRESS: Okay.

21 MR. OWEN: As soon as I hang up today, I will make
22 that request.

23 MS. TOLEDO: All right. Excellent. Thank you very
24 much.

25 MR. PRESS: The statements you produced were the ones

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1 that went as far back as you could get them online; is that
2 right?

3 MR. OWEN: Yes, sir.

4 MS. TOLEDO: All right. Understandable. If you're
5 unable to get those, then that is all right. But please do go
6 ahead and call and see if you're able to. I will not hold open
7 the meeting for that.

8 MR. OWEN: Yes.

9 MS. TOLEDO: It's not necessary to. But we do like to
10 just see those six months of bank statements in all of the
11 accounts.

12 MR. OWEN: Yes, ma'am. After this call, I will do my
13 due diligence.

14 MS. TOLEDO: All right. Thank you, Mr. Owens.

15 So that's all of the questions from me, but I believe
16 that Mr. Leach had a couple of follow-up questions.

17 So Mr. Leach, please go ahead and state your
18 appearance again and then ask questions.

19 MR. LEACH: Stephen Leach on behalf of CGH
20 Technologies, Inc. Mr. Owen, in response to one of Ms.
21 Toledo's questions right now, you referred to paying a legal
22 fee -- a legal retainer for counsel in North Carolina. Did I
23 hear that correctly?

24 MR. OWEN: Yes.

25 MR. LEACH: How much was the retainer?

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1 MR. OWEN: Dollars.

2 MR. LEACH: How much?

3 MR. OWEN: 7,500.

4 MR. LEACH: And who was that paid to?

5 MR. OWEN: Van Camp Van O'Linda PLLC. It was in
6 response to CGH filing in North Carolina for my lot.

7 MR. PRESS: And Steve, if I may, if I can interrupt
8 here briefly, the bulk of that was returned to me as part of my
9 retainer for this case.

10 MR. LEACH: Okay. All right. You preempted some of
11 my questions, or my next question, which was (indiscernible) --

12 MR. PRESS: So they did not -- they did not use 7,500
13 dollars. They used far less than that and then forwarded it to
14 me. And I believe, if you look at my attorney fee disclosure,
15 which I don't have right in front of me right now, you'll see
16 how much came back from that.

17 MR. LEACH: Okay. Very well. Mr. Owen, I want to
18 turn your attention to the Fidelity account that you disclose
19 on your bankruptcy schedules as exempt as a retirement account.
20 What is the nature of the Fidelity account? Is it an IRA, and
21 if so, is it a Roth IRA or a traditional IRA? What is it?

22 MR. OWEN: It's a traditional -- I don't know what is
23 a -- I don't know what a traditional IRA is. It's a Fidelity
24 IRA. So I -- I don't know much than that.

25 MR. LEACH: And you created that IRA through a

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1 transfer of funds from Prudential Insurance Company?

2 MR. OWEN: Yes. We've gone over this on the last
3 call, sir.

4 MR. LEACH: I just wanted to confirm.

5 MR. OWEN: Yes, sir.

6 MR. LEACH: And what was the -- did you have an
7 account at Prudential Insurance Company?

8 MR. OWEN: No.

9 MR. LEACH: What was the nature of the -- what was the
10 nature of the -- let me back up. Why did Prudential transfer
11 the money to Fidelity?

12 MR. OWEN: Because I -- it was requested for the --
13 that money to be transferred to Fidelity IRA, with the
14 stipulation that the money has to be -- I only have ten
15 years -- the -- the money has to be disbursed within ten years.

16 MR. LEACH: Who created the Prudential account?

17 MR. OWEN: I set up the Prudential account in
18 2012/2013.

19 MR. LEACH: Okay. Did Cindy Troutman create the
20 Prudential account?

21 MR. OWEN: No, it was actually me who contacted --
22 well, it wasn't Prudential, actually, sir. It was BB&T at the
23 time. The bank, their -- they used Prudential as the account.
24 It was set up that way. It was not a direct-to-Prudential. It
25 was through BB&T. Now Truist.

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1 MR. LEACH: What was the nature of the Prudential
2 account? Was it a retirement account? Was it an annuity? Was
3 it an IRA? What was it?

4 MR. OWEN: As I said in the first hearing, sir, it was
5 a -- it was an IRA annuity. Qualified plan.

6 MR. LEACH: And the money in the Prudential account
7 came from your earnings; is that correct?

8 MR. OWEN: Came from, I'm sorry, my what?

9 MR. LEACH: Your earnings.

10 MR. OWEN: No.

11 MR. LEACH: Where did the money in the Prudential
12 account come from?

13 MR. OWEN: It was a rollover from a 401(k) qualified
14 plan that at I think MFS Research or whatever the plan was at
15 CGH in 2012 or 2013. I --

16 MR. LEACH: And was that a rollover of your money
17 or --

18 MR. OWEN: No.

19 MR. LEACH: -- Cindy Troutman's money?

20 MR. OWEN: I rolled it over for Cindy Troutman under
21 her bequest.

22 MR. LEACH: So it was Cindy Troutman's money?

23 MR. OWEN: It was her 401(k) that I rolled over for
24 her as an investment into Prudential. I set it up for her.

25 MR. LEACH: So the money in the Prudential account

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1 belonged to Cindy Troutman, not to you; is that correct?

2 MR. OWEN: It was her rollover from her 401(k).

3 MR. LEACH: Did not belong to you; is that correct?

4 MR. OWEN: I just answered the question.

5 MR. LEACH: How did you come to obtain ownership of
6 the funds in the account?

7 MR. OWEN: I was contacted by the bank. The person
8 who operated or who set up the account, I have known this
9 person. And he said he was sorry to hear about Troutman's
10 death and that there was her Prudential fund that I had set up
11 for her as a qualified rollover plan.

12 MR. LEACH: And did you --

13 MR. OWEN: (Indiscernible) --

14 MR. LEACH: -- then make a claim? I'm sorry. Are you
15 done?

16 MR. OWEN: Yes. Go ahead.

17 MR. LEACH: Did you then make a claim or payment of
18 the money in the Prudential account to you?

19 MR. OWEN: Was the inheritor of the claim -- of the
20 rollover account.

21 MR. LEACH: As a death beneficiary?

22 MR. OWEN: As a beneficiary, yes. I guess a
23 beneficiary. She's dead. So that's the only reason I would
24 have it. No disrespect by saying she's dead, but she's passed
25 away.

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1 MR. LEACH: So the money in the Fidelity account is
2 the result of an inheritance or a bequest by Cindy Troutman to
3 you; is that correct?

4 MR. OWEN: I was a -- I was a beneficiary of her
5 account.

6 MR. LEACH: And what sort of account did you tell
7 Fidelity to create on your behalf?

8 MR. OWEN: I did not tell them to create anything on
9 my behalf. They advised me of what could be done with it. And
10 it has to be a qualified inheritance because it's based on
11 ERISA, it has to be a qualified IRA account based on ERISA
12 rules, with the stipulation that by the age of seventy, my age
13 seventy, that it has to be dispersed.

14 MR. LEACH: When was the fidelity account created?

15 MR. OWEN: I'd have to look back on what I provided to
16 my counsel. I don't have it in front of me as the actual date.
17 I -- I have to look back.

18 MR. LEACH: Give me your best estimate.

19 MR. OWEN: May. End of May. The -- oh, it started --

20 MR. LEACH: Of 2025?

21 MR. OWEN: Yeah. It started back in -- the actual
22 conversation started in April, I believe.

23 MR. LEACH: Of 2025?

24 MR. OWEN: Again, yes.

25 MR. LEACH: Are you related by blood or marriage, or

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1 were you related by blood or marriage in any way to Cindy
2 Troutman?

3 MR. OWEN: No. I was at one time her live-in partner.

4 MR. LEACH: But you were never married?

5 MR. OWEN: Again, no.

6 MR. LEACH: Was the money transferred directly from
7 Prudential to Fidelity, or was there any intermediary
8 institution?

9 MR. OWEN: I can't -- I don't know. Prudential worked
10 with Fidelity to transfer it. So who -- inter -- inter --
11 whatever the word that you just said, third parties, I'm not
12 aware of anything like that.

13 MR. LEACH: Well, I just have a few questions about
14 your Athene IRA annuity.

15 MR. OWEN: Athene.

16 MR. LEACH: I'm sorry.

17 MR. OWEN: Athene.

18 MR. LEACH: Athene. Thank you. Is the Athene IRA
19 annuity? A rollover from your 401(k) account with CGH?

20 MR. OWEN: From the first hearing, 341, you had asked
21 the question. The answer was, yes, it was my 401. CGH never
22 paid me the full loan amount back on it, and I rolled that into
23 an IRA annuity with Athene.

24 MR. LEACH: Have you made any contributions to the
25 Athene IRA annuity within the last twelve months?

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1 MR. OWEN: I'm not allowed to. That's not -- the
2 plan's set up -- I -- I'm not allowed to make any contributions
3 to it. It's a rollover.

4 MR. LEACH: So all of the funds in the Athene IRA
5 annuity are rollover from your CGH 401(k)?

6 MR. OWEN: Counsel, this is the fourth time. The
7 answer is yes.

8 MR. LEACH: Thank you. A few questions about your
9 child support that you identify on your schedules and statement
10 of financial affairs. How many children do you pay child
11 support for?

12 MR. OWEN: One.

13 MR. LEACH: What is the age of that child?

14 MR. OWEN: She was born in 2001. She'll be -- she's
15 going on fifteen-years old.

16 MR. LEACH: 2001? Would she not be twenty-four-years
17 old?

18 MR. OWEN: 2011. I apologize. 2011. I misspoke.
19 Sorry.

20 MR. LEACH: Which court ordered you to pay child
21 support?

22 MR. OWEN: It was a -- it was Fairfax County, which is
23 on the document that I provided to my counsel.

24 MR. LEACH: When do your child support obligations
25 end?

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1 MR. OWEN: When she becomes eighteen-years old.

2 MR. LEACH: To whom do you send the child support
3 payments?

4 MR. OWEN: To her mother.

5 MR. LEACH: And is her mother a former spouse?

6 MR. OWEN: She is not.

7 MR. LEACH: This is a child that you had out of
8 wedlock?

9 MR. OWEN: We were never married, as I just said, so
10 obviously it's out of wedlock.

11 MR. LEACH: Do you send the money to the child's
12 mother?

13 MR. OWEN: Yes, I do.

14 MR. LEACH: A couple of questions about --

15 MR. OWEN: My first bank -- my first bank -- my
16 first -- my first bankruptcy hearing, I sent all the checks to
17 my former counsel to verify that all the checks were sent to
18 her. Had been sent to her or what I had at that time.

19 MR. LEACH: On your schedules, you identify as exempt
20 property a coin collection. You value it at a hundred dollars.
21 What is the nature of that collection? What kind of coins?

22 MR. OWEN: I'm not sure I understand. Could you
23 repeat that?

24 MR. LEACH: What kind of coins comprise your coin
25 collection as identified on your schedule of exempt property?

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1 MR. OWEN: At that time, it was a roll of dimes,
2 silver dimes, mercury dimes, that my passing uncle gave to me
3 ten years ago. I estimated them at a hundred dollars.

4 MR. LEACH: Are you an active coin collector, or this
5 is merely an inheritance from your uncle?

6 MR. OWEN: It -- it was an inheritance. It was a gift
7 from my uncle. All -- all my brothers and sisters received the
8 same thing.

9 MR. LEACH: So you're not an active collector?

10 MR. OWEN: No.

11 MR. LEACH: Okay. Any gold coins in the collection?

12 MR. OWEN: As I've disclosed to my counsel yesterday
13 at one of my things, yes, there was items that were bought in
14 April and May of this year. I have disclosed all of those to
15 my --

16 MR. PRESS: That, we would amend -- we will be
17 amending the schedules to include those items.

18 MR. LEACH: These are additional coins?

19 MR. OWEN: These are coins, yes.

20 MR. PRESS: Glyn.

21 MR. LEACH: Who did you buy those coins from?

22 MR. OWEN: An online retailer.

23 MR. LEACH: What is the nature of those coins, sir?
24 What denomination? Are they U.S. coins? What are they?

25 MR. OWEN: One ounce silver bars. Five ounce silver

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1 bars. Tenth out Liberty Eagle. Stuff like that.

2 MR. LEACH: Are any of them gold.

3 MR. OWEN: Seven are one-tenth gold, I believe. One-
4 tenth of a -- one-tenth of an ounce gold. I forget what my
5 schedule says.

6 MR. LEACH: Well, your schedules at this point say a
7 hundred dollars. So I take it your counsel indicates you're
8 going to be amending that schedule. I would just asking when
9 you do amend it --

10 MR. OWEN: That's what's being stated.

11 MR. LEACH: Go ahead. I'm sorry.

12 MR. OWEN: My counsel has the amended schedule of
13 which the number of those coins are there. I don't have it in
14 front of me. The number of ounces of -- are there as well.

15 MR. LEACH: That's all that I have at this time.
16 Thank you.

17 MS. TOLEDO: All right. Thank you, Mr. Leach.

18 Mr. Press, while we're on the topic of amended
19 schedules the schedule A/B also --

20 MR. PRESS: Yes.

21 MS. TOLEDO: -- needs to be amended to include the
22 Truist 1993 and the Chime 0136, because neither of those were
23 in the initial schedules.

24 MR. PRESS: Actually, I believe the Truist was listed
25 under closed accounts. It was closed pre-petition. But you're

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1 correct about the Chime, and we will amend to add that.

2 MS. TOLEDO: All right. Excellent. Thank you very
3 much.

4 MR. PRESS: That's on the list of item -- list of
5 items that I need to get on there and get it amended.

6 MS. TOLEDO: All right. Thank you very much.

7 That is all of the questions that I had. Thank you
8 very much. I really appreciate you coming back for a continued
9 meeting. I'll go ahead and close this meeting. I'm going to
10 stop the recording.

11 (Whereupon these proceedings were concluded)

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C E R T I F I C A T I O N

I, River Wolfe, the court-approved transcriber, do
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July 18, 2025

RIVER WOLFE

DATE

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